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United States Bankruptcy Court Eastern District of Pennsylvania

In re: John Thomas Quirk Debtor Case No. 20-10155-mdc Chapter 13

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020. 415 Dorrance Street, Bristo db +John Thomas Ouirk, Bristol, PA 19007-3902 14449905 Capital One Bank, PO Box 30281, Wilmington, DE 19850-5369 14449908 +JC Penney, PO Box 15369, +JPMorgan Chase Bank, N.A., 14465965 s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 +Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271 14470943 14449909 +Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, 14475042 Dallas, TX 75261-9096 +Nationstar/Mr. Cooper, 350 Highland, Houston, TX 77009-6623 14449910 PO Box 14517, Des Moines, IA 50306-3517 14449912 +WF/Bobs Finance, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: paulgregorylang@yahoo.com Mar 07 2020 03:06:24 PAUL GREGORY LANG, Gallant and Parlow, PC, 3618 Hulmeville Rd., Bensalem, PA 19020 +E-mail/Text: bncnotice@ph13trustee.com Mar 07 2020 03:08:51 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 smg E-mail/Text: megan.harper@phila.gov Mar 07 2020 03:08:15 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:23 smg Bankruptcy Division, Pennsylvania Department of Revenue, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:09 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 07 2020 03:07:53 United States Trustee, ust Office of the U.S. Trustee, 200 Ch EDI: GMACFS.COM Mar 07 2020 07:53:00 EDI: GMACFS.COM Mar 07 2020 07:53:00 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 Minneapolis, MN 55438 Ally Financial, PO Box, 14449903 PO Box 130424, 14466653 Ally Financial, Roseville, MN 55113-0004 14449904 +EDI: CAPITALONE.COM Mar 07 2020 07:53:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281 +EDI: AIS.COM Mar 07 2020 07:53:00 Oklahoma City, OK 73118-7901 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, 14465465 +EDI: RMSC.COM Mar 07 2020 07:53:00 Care Credit, PO Box 965036, 14449906 Orlando, FL 32896-5036 14449907 +EDI: CRFRSTNA.COM Mar 07 2020 07:53:00 Credit First, PO Box 81315, Cleveland, OH 44181-0315 EDI: PRA.COM Mar 07 2020 07:53:00 14449911 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502 14466115 EDI: PRA.COM Mar 07 2020 07:53:00 Portfolio Recovery Associates, LLC, Norfolk VA 23541 EDI: Q3G.COM Mar 07 2020 07:53:00 Ouantum3 Group LLC as agent for, 14454420 Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, EDI: WFFC.COM Mar 07 2020 07:53:00 14466096 Des Moines, IA 50306-0438 TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020 Signature: /s/Joseph Speetjens

District/off: 0313-2 User: Keith Page 2 of 2 Date Rcvd: Mar 06, 2020

Form ID: 309I Total Noticed: 25

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on March 5, 2020 at the address(es) listed below:

PAUL GREGORY LANG on behalf of Debtor John Thomas Quirk paulgregorylang@yahoo.com, lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr.Cooper

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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| Information to identify the case: | | | | | | |
|---|----------------------------------|--|--|--|--|--|
| Debtor 1 | John Thomas Quirk | Social Security number or ITIN xxx-xx-2221 | | | | |
| | First Name Middle Name Last Name | EIN | | | | |
| Debtor 2 | · | Social Security number or ITIN | | | | |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | | | | |
| United States Bankruptcy Court Eastern District of Pennsylvania | | Date case filed for chapter 13 1/9/20 | | | | |
| Case number: 20–10155–mdc | | | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|--|---|
| 1. | Debtor's full name | John Thomas Quirk | |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 415 Dorrance Street Bristol, PA 19007 | |
| 4. | Debtor's attorney Name and address | PAUL GREGORY LANG Gallant and Parlow, PC 3618 Hulmeville Rd. Bensalem, PA 19020 | Contact phone 215 639 4400 Email: paulgregorylang@yahoo.com |
| 5. | Bankruptcy trustee Name and address | WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105 | Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 3/6/20 |

For more information, see page 2

Debtor John Thomas Quirk Case number 20–10155–mdc

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | April 22, 2020 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107 | |
|----|--|--|---|--|
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or | Filing deadline: 6/21/20 a discharge | |
| | | a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 3/19/20 | |
| | | Deadline for governmental units to file a proof of claim: | Filing deadline: 7/7/20 | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 9. | Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of \$443.66 The hearing on confirmation will be held on: 5/28/20 at 9:30 AM, Location: Courtroom #2, 900 Market Street, P | | |
| 10 | Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case. | you may file a motion asking the court to United States bankruptcy law if you have any | |
| 1 | 1. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise. | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The | |
| 12 | 2. Exempt property | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file | st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law | |
| 13 | 3. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline. | scharged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If | |